

## ABSTRACT

A method of administering a life insurance program for an organization is provided. The administering entity obtains a list of donors who have consented to participation in the life insurance program and then constructs a participant pool of donors who will actually participate in the program. The entity constructs the participant pool according to a mortality matrix, which describes an ideal participant pool. Donors within the participant pool are selected according to the donors' ages and genders, and the number of donors in the participant pool at any particular age and gender are defined by the mortality matrix.